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(D. Roman)

2005 SEP -9 AM 9:42

September 6, 2005

FDIC - SF Region  
Director Johns F. Carter  
25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

Dear Mr. Carter,

If Wal-Mart is allowed to obtain deposit insurance they will immediately start an aggressive campaign to gain market share by taking business from community banks and damaging small business owners by limiting their access to credit in areas they service.

They are not advocates for community banking or independent business which are the backbone of America in my opinion. Please deny their application for deposit insurance.

Sincerely,

A handwritten signature in dark ink, appearing to read "Mike Hamilton", written in a cursive style.

Mike Hamilton  
President

MH/mb